

Information to identify the case:

Debtor 1 **Hyo Shin**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court **District of New Jersey**

Case number: **16-29613-VFP**

Social Security number or ITIN **xxx-xx-6966**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Hyo Shin

1/13/17

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New JerseyIn re:
Hyo Shin

Debtor

Case No. 16-29613-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 18

Date Rcvd: Jan 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2017.

db	Hyo Shin, 808 Elizabeth St., Ridgefield, NJ 07657-2512
aty	+Law Offices of David Wolff LLC, 396 Route 34, Matawan, NJ 07747-7115
cr	+John Rafferty, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
516445748	BMW Financial Services, P.O. Box 660545, Dallas, TX 75266-0545
516445750	Citibank, P.O. Box 6201, Sioux Falls, SD 57117-6201
516445751	+Discover, 100W Market Street, Greenwood, DE 19950-9401
516445753	+PNC Bank, PO Box 5570, Cleveland, OH 44101-0570
516445752	PayPal, P.O. Box 105658, Atlanta, GA 30348-5658

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jan 13 2017 23:39:15 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 13 2017 23:39:11 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516445744	EDI: AMEREXPR.COM Jan 13 2017 23:23:00 American Express, P.O. Box 1270, Newark, NJ 07101-1270
516445746	EDI: BANKAMER.COM Jan 13 2017 23:23:00 Bank of America, P.O. Box 982235, El Paso, TX 79990-8000
516445745	EDI: BANKAMER.COM Jan 13 2017 23:23:00 Bank of America, P.O. Box 15220, Wilmington, DE 19886-5220
516445749	+EDI: CAPITALONE.COM Jan 13 2017 23:23:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
516570573	EDI: CAPITALONE.COM Jan 13 2017 23:23:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516568396	EDI: DISCOVER.COM Jan 13 2017 23:23:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516445754	EDI: TFSR.COM Jan 13 2017 23:23:00 Toyota Financial Services, P.O. Box 5855, Carol Stream, IL 60197-5855
516445755	EDI: WFFC.COM Jan 13 2017 23:23:00 Wells Fargo, P.O. Box 14411, Des Moines, IA 50306-3411

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516445747*	++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 (address filed with court: Bank of America, P.O. Box 982235, El Paso, TX 79990-8000)
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TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2017 at the address(es) listed below:

Bong June Kim	on behalf of Debtor Hyo Shin bjkim@kimbae.com, kimbaecompany@gmail.com
David Wolff	dwtrustee@verizon.net, NJ50@ecfcbis.com
David Wolff	on behalf of Trustee David Wolff dwtrustee@verizon.net, NJ50@ecfcbis.com
David Wolff	on behalf of Attorney Law Offices of David Wolff LLC dwtrustee@verizon.net
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
William M.E. Powers	on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirkn.com
William M.E. Powers, III	on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirkn.com

TOTAL: 7